

# GATEWAY E-GAZETTE

April 2008

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Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## DISTRICT DIRECTOR'S CORNER



Dennis Melton, District Director

At this time the St. Louis District Office is actively preparing for our Small Business Week (SBW), which officially kicks off on May 5, 2008. As always, we will have a full week of activities that offer guidance, information, networking opportunities, and recognition of the success of the entrepreneurs of Eastern Missouri and the businesses that support them.

Starting a business is not an easy task, and making it successful is even more difficult. It takes hard work, dedication, long hours, frequent absences from family members, and risk. In addition to the knowledge necessary to provide specialized services or products, they must also learn sales, advertising, marketing, financing, budgeting, HR, and management skills. It takes special people to accept such risk and responsibilities; but it is this distinction that allows such individuals to realize the American dream.

Our economy is adaptive, rejuvenating, and ever evolving and it is the American entrepreneurial spirit that provides the innovations, creativity, and progress that makes the USA strong. Because of this, several of our SBW programs provide recognition to entrepreneurs, their businesses, and their champions over the course of the week. We will honor individuals in the lending community, media, women and minority support, as well as the entrepreneurs themselves for exceptional achievement in the area of small business.

We will start the recognition process with this article as we would like to congratulate the following SBW winners and proudly boast that many of them went on to also win at the regional level (Missouri, Kansas, Nebraska and Iowa) and two of them won at the national level! This has been a pattern over the last few years, clearly showing that the entrepre-

neurs and support offices of Eastern Missouri are among the best in the country! And the winners are:

**Missouri Small Business Team:** Cynthia Brown and Jeffery Germann, Shred-It

**National Financial Services Champion of the Year:** W. Keith McLaughlin, The Bank of Missouri

**St. Louis District Young Entrepreneurs of the Year:** Mark Pydynowski and Ramos Mays, SOMARK Innovations, Inc.

**Region VII Home-Based Business Champion of the Year:** Louise Wiedermann, Project Technology Consulting, LLC

**Region VII Jeffrey Butland Family-Owned Business of the Year:** Alan C. Hautly, Hautly Cheese Company

**National Small Business Journalist of the Year:** Ronald J. Ameln, St. Louis Small Business, Inc.

**Region VII Exporter of the Year:** Mark A. Fitzgerald, RNC Energy Group, LLC

**St. Louis District Women in Business Champion of the Year:** Darlene Willman, eWomenNetwork, Inc.

**Region VII Minority Small Business Champion of the Year:** Patricia D. Weekley, Missouri Department of Transportation

**St. Louis District Hall of Fame Inductee:** Judy Meador, former owner of St. Louis Small Business Monthly

**Region VII Prime Contractor of the Year:** Oliver and Joshua Stevenson, Metro Medical Equipment & Supply, Inc.

Our sincere congratulations go to each of our winners, as well as our appreciation to the 70 members of the SBW Committee of Eastern Missouri, without whom there would be no Small Business Week.

See you in May!

Dennis Melton

## SMALL BUSINESS WEEK MAY 5-9, 2008

"America's economy is the most prosperous in the world and the small business sector is one of its greatest strengths," George Bush, President of the United States of America.



This nation sets aside one week a year to celebrate small business. They create approximately 70 percent of new private sector jobs in this country. As our nation's economy continues to grow stronger, we must encourage their spirit of enterprise.

The following are the activities during Small Business Week in St. Louis. To learn more about these events, log onto [www.smallbusinessweekstl.org](http://www.smallbusinessweekstl.org).

**SESSION 1: Salute to Small Business Lenders & Hall-of-Fame Kick-Off Networking Breakfast**

**SESSION 2: Small Business Symposium**

**SESSION 3: Panel Discussion: The State of Small Business in St. Louis**

**SESSION 4: NAWBO Happy Hour to Honor the Women Winners**

**SESSION 5: Government Marketing Fundamentals**

**SESSION 6: Regulatory Fairness Hearing**

**SESSION 7: Community Express Loan Workshop**

**SESSION 8: Service Disabled Veterans Networking Opportunity and Working with the U.S. Army Corps of Engineers**

**SESSION 9: Opening New Markets, Expanding Opportunities Through Free Trade**

**SESSION 10: Valuation**

**SESSION 11: SLU Family Firm Forum (FFF): Succession Planning**

**SESSION 12: Business After Hours: Get Connected, Stay Connected**

**SESSION 13: Home-Based Small Business Breakfast**

**SESSION 14: Veterans Business Resource Center**

**SESSION 15: Annual SBA Exhibit Gala**

**SESSION 16: Annual SBA Awards Dinner**

**SESSION 17: University of Missouri Youthpreneurship Competition**

**SESSION 18: SCORE: How to Start and Manage Your Own Business**

Events related to and occurring prior to Small Business Week are as follows:

<b>Event #1:</b>	<b>Community Express Loan Workshop (April 15)</b>
<b>Event #2:</b>	<b>St Louis Business Networking Breakfast (May 1)</b>
<b>Event #3:</b>	<b>Missouri Venture Forum (May 2)</b>

## COMMUNITY EXPRESS LOAN WORKSHOPS

Do you need a \$5,000 to \$25,000 loan to address financial issues in your small business? Do not miss the Community Express Loan Workshops where you can learn how to apply for a SBA guaranteed loan through a nationally approved SBA lender. This workshop is free!

The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital and the benefits include:

- Loan amounts of \$5,000 to \$25,000
- Seven year term
- No collateral required
- Easy application process
- All industries considered, and
- Fast turn-around time

Each attendee should bring with them the following:

- Photo copy of driver's license or official ID
- Social Security number
- Federal Tax ID number and business checkbook
- Current credit score

The following workshops will be hosted by SCORE: Counselors to America's Small Business

**May 5, 2008**

Two sessions: 1 –3 pm OR 6:30-8:30 pm

St. Louis Community College  
South County Educational Center  
4115 Meramec Bottom Road  
St. Louis, MO 63129

**May 6, 2008**

5:30–7:30 pm

St. Louis Community College  
at Florissant Valley  
Multi Purpose Room, Student Center  
3400 Pershall Road  
St. Louis, MO 63135

Reservations are not required but are encouraged. Please contact Laurel at the SCORE office in St. Louis at (314) 539-6600, Ext. 260 or e-mail [admin@stlscore.org](mailto:admin@stlscore.org).

Additional workshops are being planned in the coming months. Please check our calendar for other workshops at [www.sba.gov/mo/stlouis](http://www.sba.gov/mo/stlouis).

*"The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital..."*



## SPOTLIGHT ON THE FIELD



### Congratulations!

The U. S. Small Business Administration has selected W. "Keith" McLaughlin,

The Bank of Missouri, in Columbia, Missouri, as its 2008 National Small Business Financial Services Champion. Independent judges scored McLaughlin highest at the SBA St. Louis District Office level and the Kansas City Regional Office level, which led him to competition against nine other regional financial services champions to win the 2008 national title.



McLaughlin manages The Bank of Missouri's SBA dedicated lending program as its Senior Vice President of the SBA Lending Division. His responsibilities include training and managing SBA loan originators, portfolio management, loan servicing, collection, liquidation, and secondary market sales. [Read more...](#)

### Micro Business Expo to Kick Off Jefferson City Small Business Week Events, May 2008, in First Time Event!

The Micro Business Expo would like to invite you to join them for this first time event on Monday, May 5 at Capitol Plaza Hotel in Jefferson City. The expo will open with a ribbon cutting at approximately 12:30 pm, immediately following Good Afternoon Jefferson City. The Micro Business Expo will end with a reception from 4:30 – 5:30 pm hosted by past Small Business of the Year recipients. The expo will be geared to businesses with 10 or fewer employees. Attend on May 5 to celebrate small business week, network with business professionals, support small businesses, and showcase your organization, products and services. Contact Kathy Scheulen, Jefferson City Area Chamber of Commerce today for more information at (573) 638-3583 or [kathy@jcchamber.org](mailto:kathy@jcchamber.org).

## DISASTER ASSISTANCE

Many individuals and businesses have been affected by the recent storms and flooding throughout the state of Missouri. The U.S. Small Business Administration is standing by to assist you with loans to help rebuild.

To obtain Disaster Loan Program information or to receive a status update on your disaster loan request, please call our customer service line at 1-800-659-2955 from 8AM to 8PM (EDT), Mon – Fri, or email us at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## SCORE ESTABLISHES BUSINESS OFFICE IN ST. CHARLES COUNTY

SCORE, Counselors to America's Small Business, announced the establishment of their new business office in St. Charles County located at the Economic Development Center, 5988 Mid Rivers Mall Drive in St. Peters, Missouri. SCORE is a non-profit organization dedicated to small business development and provides face to face counseling free of charge. According to SCORE St. Louis Chairman Rajiv Gupta, "SCORE chose to locate its branch office at the St. Charles County Economic Development Center because of its central location to serve the fast growing areas of St. Charles County and western St. Louis County and also the recognized efforts of the EDC in promoting small business and small business resources".

SCORE offers educational programs such as monthly seminars

on "How to Start and Manage Your Own Business" covering development of business plans, marketing, financial planning legal entities, taxes, technology and obtaining financing. Other offerings include "Basics of Running a Successful Business" and a variety of interactive workshops. Different than other counseling and business seminars, the SCORE activities are conducted by counselors with practical business experience. Nation-wide over 7.3 million entrepreneurs have been counseled by or attended SCORE seminars and workshops.

SCORE at the Economic Development Center office hours are 10:00 AM to 3:00 PM Monday through Friday. The SCORE phone number in St. Peters is (636) 447-5000. To learn more visit their website at [www.stlscscore.org](http://www.stlscscore.org).

## IRS OFFERS SMALL BUSINESS ASSISTANCE

The Internal Revenue Service will offer "Calling All First-Time Schedule C Filers" via their national phone forum on May 21, 2008. Small business phone forums enable the Internal Revenue Service (IRS) to address issues involving small businesses without having to leave your home or office. The programs are designed to provide presentations on key topics. This phone presentation is designed for small business owners, small business organizations, tax professionals, industry associations and governmental entities.

### Learn what you need to know as a small business owner:

- Classifying workers as employees or independent contractors as determined by law, not the choice of the worker or business owner;
- Depositing federal withholding employment taxes, called trust fund taxes, according to the appropriate schedule;
- Making quarterly estimated tax payments to cover your own income tax and social security self-employment tax liability;
- Keeping good records to protect your personal and financial investment and to make tax filing easier;
- Considering a tax professional to help you with Schedule C;
- Filing and paying your taxes electronically; and
- Avoiding abusive tax avoidance schemes such as the IRS's 2008 "Dirty Dozen."

For additional information including registration, visit their [web site](#).

## Gateway e-Gazette

Official quarterly small business e-newsletter of the U.S. Small Business Administration's St. Louis District Office.

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We welcome your questions or comments. Please contact any of us at the e-mail addresses listed above.

### Subscription Information

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of Eastern Missouri Newsletter, submit your name and e-mail address, and click Submit.

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## WOMEN'S ECONOMIC DEVELOPMENT OUTREACH (WEDO®) CONFERENCE 2008

**Fuel Your Business** is the theme of WEDO 2008. The first WEDO event in the St. Louis area last year was a great success with nearly 300 in attendance who took away new insights into their business. This year's conference will be held on Tuesday, April 29, 2008, at the Holiday Inn-Southwest (Viking), 10709 Watson Road, Interstate 44 and Lindbergh Blvd., St. Louis, Missouri.

For additional information, contact Angie Wells, Women's Business Ownership Representative, SBA, St. Louis district office at (314) 539-6600, Ext. 223 or by e-mail at [angela.wells@sba.gov](mailto:angela.wells@sba.gov).

## MOST ACTIVE LENDER RANKINGS FOR FISCAL YEAR 2008\*

Multi-State	# of Loans	Amount
U.S. Bank N.A.	109	\$8,511,000
Commerce Bank N.A.	80	7,336,800
National City Bank	22	1,080,600
M&I Marshall & Ilsley Bank	16	760,200
Bank of America	15	331,000
Innovative Bank	14	190,000
Capital One	13	550,000
Superior Financial Group	9	62,500

Community Banks	# of Loans	Amount
The Bank of Missouri	10	\$1,070,600
The Central Trust Bank	7	599,000
Heartland Bank	6	3,354,300
Bank of Sullivan	5	802,300
Premier Bank	5	1,146,800
Regions Bank	5	1,665,000

Certified Development Companies	# of Loans	Amount
Economic Development Center of St. Charles County	17	\$9,933,000
RMI	10	4,305,000
Meramec Regional Dev Corp	5	2,149,000

\* Rankings through 2nd Quarter, March 31, 2008